



VISA PLATINUM CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Disclosure is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.

Please keep this attached to your LOANLINER Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for	9.00%
Purchases	This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.00%
	This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.00%
	This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle.
	We will not charge you any interest on purchases, balance transfers, or
	cash advances if you pay your entire balance by the due date each
	month.
For Credit Card Tips from the Consumer	To learn more about factors to consider when applying for or
Financial Protection Bureau	using a credit card, visit the website of the Consumer Financial
	Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	
- Annual Fee	None
Transaction Fees	
- Balance Transfer Fee	None
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$15.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See your account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

Late Payment Fee \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is

less.

Periodic Rates:

The Purchase APR is 9.00% which is a monthly periodic rate of 0.75%.

The Balance Transfer APR is 9.00% which is a monthly periodic rate of 0.75%

The Cash Advance APR is 9.00% which is a monthly periodic rate of 0.75%.

Variable Rate:

The ANNUAL PERCENTAGE RATE is subject to change monthly on the first day of the billing cycle to reflect any change in the Index and will be determined by the Prime Rate as listed in the "Money Rates" section of *The Wall Street Journal* on the first day of each quarter (January, April, July, October), to which we add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 16.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:

Purchases will be charged at 5.25% above the Index. Balance Transfers will be charged at 5.25% above the Index. Cash Advances will be charged at 5.25% above the Index.